Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 1 of 74

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Donielle	
	First name	First name
Write the name that is on your government-issued	C	
picture identification (for	Middle name	Middle name
example, your driver's	Rivers	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
	Middle name	Middle name
Include your married or maiden names.		
	Last name	Last name
	First name	First name
	N.C. al all a consequences	Mi dalla usarra
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 2836	xxx - xx-
of your Social Security number or	OR	OR
federal Individual		
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 2 of 74

De	ebtor 1 Donielle First Name	C Rivers Middle Name Last Name	Case number (if known)
	The realic	Windle Walle	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2227 S Springfield Ave Apt 3 Number Street	Number Street
		Chicago Illinois 60623	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-
		-	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 3 of 74

Deb	otor 1 Donielle	С	Rivers		Case number (if kno	own)	
	First Name	Middle Nam					
Par	Tell the Court Abo	ut Your Bankrup	tcy Case				
	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
	How you will pay the fee	more details a cashier's chec may pay with I need to pay Individuals to I request that judge may, but the official poyou choose the	entire fee when I file my about how you may pay. The common of the commo	ypically, if you rattorney is a pre-printed for you choose stallments (Omay request a your fee, an our family signs the Application of the printed for the pri	ou are paying the submitting you ed address. This option, sig fficial Form 103 this option only d may do so onl ze and you are u	e fee yourself, r payment on gon and attach to A). If you are filing the file of the pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
ı	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District	Northern District of Illinois Northern District of Illinois	When When When	MM / DD / YYYY 11/20/2009 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	11-51326 09-44111
(! !	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
	Do you rent your residence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.		-		

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 4 of 74

C Rivers Debtor 1 Donielle __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 5 of 74

 Debtor 1
 Donielle
 C
 Rivers
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 6 of 74

Debtor 1 Donielle First Name		vers Case r	number (if known)	
	estions for Reporting Purposes	i rano		
16. What kind of debts do you have?	16a. Are your debts primarily confined by an individual property. No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	rimarily for a personal, fami usiness debts? Business of restment or through the ope	debts are debts that you incurred to obtain eration of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur No.		ny exempt property is excluded and administrativ te to unsecured creditors?	re
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	
Part 7: Sign Below	The second secon			
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtaine I request relief in accordance with I understand making a false state connection with a bankruptcy can	pter 7, I am aware that I may understand the relief availab I did not pay or agree to pay ed and read the notice requi in the chapter of title 11, Uni ement, concealing property, se can result in fines up to \$	perjury that the information provided is true y proceed, if eligible, under Chapter 7, 11,12 ble under each chapter, and I choose to proce y someone who is not an attorney to help me ired by 11 U.S.C. § 342(b). ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 year	eed efill
	both. 18 U.S.C. §§ 152, 1341, 15 /s/ Donielle Rivers Signature of Debtor 1 Executed on 2/23/2017 MM / DD /	*	Signature of Debtor 2 Executed on	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 7 of 74

Debtor 1 Donielle	С	Rivers	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or	13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 342	(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the info	rmation in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Corey Walters		Date	2/23/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Corey Walters			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago	l	llinois	60603
	City	9	State	Zip Code
	Contact phone		Email address	cwalters@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 8 of 74

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Donielle	С	Rivers
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is	an
_	amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you owr
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,200.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,200.00
t2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$27,000.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	¢07,000,00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,000.00
	\$27,000.00
Your total liabilities art 3: Summarize Your Income and Expenses	\$27,000.00
Your total liabilities rt 3: Summarize Your Income and Expenses Schedule 1: Your Income (Official Form 106I)	\$1,675.74
Your total liabilities **T3: Summarize Your Income and Expenses	
Your total liabilities Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 9 of 74

Debtor 1 Donielle C Rivers _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$993.78 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 10 of 74

					Tago I			
Fill in this	information to	o identify your ca	ase:					
Debtor 1	Donielle		С		Rivers			
Debtor 2	First Na	ame	Middle N	ame	Last Name			
(Spouse, if fi	lling) First Na	ame	Middle N	ame	Last Name	_		
United Sta	ates Bankrupto	cy Court for the:	Northern		District of Illinois(State)	_		
Case nun (If known)	nber				()			
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A/	B: Prope	rty					12/1
category responsib write you	where you thi le for supplying name and ca	nk it fits best. E ng correct infor ase number (if k	e as complete a mation. If more s nown). Answer e	nd ac pace very q	asset only once. If an asset fit curate as possible. If two mari s needed, attach a separate s uestion. Other Real Estate You O	ied people ar heet to this f	re filing together, both a corm. On the top of any a	re equally
1. Do you	u own or have	any legal or eq	uitable interest i	n any	residence, building, land, or s	imilar proper	ty?	
✓	No. Go to Pa	rt 2						
	Yes. Where is	the property?						
1.1	Street addres	s, if available, or o	other description		t is the property? Check all that Single-family home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i>
					Ouplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				ш	Manufactured or mobile home		entire property?	portion you own?
	-				_and			
	Number	Street		Ħ	nvestment property		Describe the nature o interest (such as fee s	
	City	State	Zip Code		Fimeshare Other		the entireties, or a life	
	City	State	Zip Code	Who one.	has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a		Check if this is co (see instructions)	mmunity property
				ш	er information you wish to add		am such as local	
					erty identification number:	about this it	em, such as local	
If you 1.2		more than one, list			t is the property? Check all tha Single-family home Duplex or multi-unit building	apply.	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
				Ħ.	Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number	Street			and		Describe the nature o	f vour ownership
				Ш	nvestment property Fimeshare		interest (such as fee s	imple, tenancy by
	City	State	Zip Code		Other	=	the entireties, or a life	e estate), ii known.
				one.	has an interest in the propert	y? Check	Check if this is co (see instructions)	mmunity property
				ш	Debtor 2 only			
				ш	Debtor 1 and Debtor 2 only	11		
				ш	At least one of the debtors and a		_	
					er information you wish to add erty identification number:	about this it	em, such as local	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 11 of 74

Debtor 1		С	Rivers	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3Stre	First Name eet address, if available, or of	Middle Name ther description Zip Code	What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	apply.	Do not deduct secured the amount of any secu	imple, tenancy by e estate), if known.
2. Add	the dollar value of the no	I	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a property identification number: all of your entries from Part 1, inclu	bout this item,		
	ve attached for Part 1. W	-	-	ding any entire		
Do you ov you own t	hat someone else drives. If ans, trucks, tractors, sport u	r equitable interes you lease a vehicle,	st in any vehicles, whether they are also report it on Schedule G: Executor rcycles	-	-	
3.1	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 12 of 74

D	Donielle First Name	C Middle Name	Rivers Last Name	Case numbe	er (if known)	
		wilddie Name			5	
3.3	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	•
	Model: Year:		one.		the amount of any secu	ned claims on <i>Scriedule</i> aims Secured by Propert
	Approximate mileage:		Debtor 1 only		Oroditoro virro riavo oto	anno occured by Propert
	Approximate inileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors ar	nd another		
			Check if this is community	property (see		
			_ Oncok ii tiiis is community			
			instructions) ner recreational vehicles, other ve ft, fishing vessels, snowmobiles, mot			
Exa	mples: Boats, trailers, motors		instructions)	torcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year:		instructions) ner recreational vehicles, other ve ft, fishing vessels, snowmobiles, mot Who has an interest in the pro	torcycle accessori	Do not deduct secured the amount of any secu	•
Example Example 1	nples: Boats, trailers, motors No Yes Make Model:		instructions) ner recreational vehicles, other ve ift, fishing vessels, snowmobiles, mot Who has an interest in the pro one.	torcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year:		instructions) ner recreational vehicles, other ve ift, fishing vessels, snowmobiles, mot Who has an interest in the pro one. Debtor 1 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar	torcycle accessorion to the control of the control	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	torcycle accessorion to the control of the control	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community	operty? Check and another r property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the proone. Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions)	operty? Check and another r property (see	Do not deduct secured the amount of any secucereditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		instructions) ner recreational vehicles, other ve ift, fishing vessels, snowmobiles, mot Who has an interest in the pro one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the pro	operty? Check and another r property (see	Do not deduct secured the amount of any secucereditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar instructions) Who has an interest in the proone.	operty? Check and another r property (see	Do not deduct secured the amount of any secucereditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		instructions) ner recreational vehicles, other ve ift, fishing vessels, snowmobiles, mot Who has an interest in the pro one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the pro one. Debtor 1 only	operty? Check and another r property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only instructions)	operty? Check and another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the proone. Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions) Who has an interest in the proone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only instructions) Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only	operty? Check Ind another In property (see Index property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 13 of 74

De	ebtor 1	Donielle	C	Rivers	Case number (if known)	
		First Name	Middle Name	Last Name		
			our Personal and Household e any legal or equitable intere		ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		-	and furnishings iances, furniture, linens, china, kitch	enware		
Z	Yes. I	Describe	used furniture			\$750.00
		tronics bles: Televisions	s and radios; audio, video, stereo, ar	nd digital equipment; compu	iters, printers, scanners; music	
✓	Yes. I	Describe	used electronics			\$875.00
		•	ue nd figurines; paintings, prints, or oth in, or baseball card collections; other		• •	
	No Yes. I	Describe				
		oles: Sports, ph	rts and hobbies otographic, exercise, and other hobles; carpentry tools; musical instrumer		I tables, golf clubs, skis; canoes	
✓	No Yes. I	Describe				
	0. Fire Examp		es, shotguns, ammunition, and relat	ted equipment		1
✓	No					
	Yes. I	Describe				
	-		clothes, furs, leather coats, designer	wear, shoes, accessories		
N V	No Yes. I	Describe	used clothing			\$525.00
	2. Jev Examp	-	ewelry, costume jewelry, engagemer r	nt rings, wedding rings, heirl	oom jewelry, watches, gems,	
\mathbf{Y}		Describe				
Ш.						
	Examp	n-farm animals bles: Dogs, cats				
	No Yes. I	Describe				
1	4. Any	other person	al and household items you did n	ot already list, including a	ny health aids you did not list	
✓	No					
Ó	Yes. I	Describe				
			lue of all of your entries from Par number here			\$2150.00

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 14 of 74

Debtor 1 Donielle Rivers Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$50.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 15 of 74

Debt	tor 1 Donielle	С	Rivers	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	porate bonds and other negotia include personal checks, cashier rents are those you cannot transf Issuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in I		a) thrift savings accounts	s, or other pension or profit-sharing plans	
		11A, L1110A, Reogii, 40 1(k), 403(i	o), tillit savings accounts	s, or other pension or profit-straining plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account				
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		d deposits you have made so that with landlords, prepaid rent, pub Electric: Gas: Heating oil: Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
22	Annuities (A contract f	or a periodic payment of money t	a vou either for life or fo	r a number of years)	
23.	✓ No Yes	Issuer name and description:	o you, eurer for life of for	r a number or years)	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 16 of 74

Debt	or 1 Donielle First Name	C Middle Name	Rivers	Case number (if known)	
0.4			Last Name	munified atota tuitian mannam	
24.		n education IRA, in an account in a qui 530(b)(1), 529A(b), and 529(b)(1).	anned ABLE program, or under a	quanned state tuttion program.	
	✓ No Yes	Institution name and description. Separat	ely file the records of any interests.1	1 U.S.C. § 521(c):	
				_	
25.		ible or future interests in property (oth or your benefit	er than anything listed in line 1),	and rights or powers	
	✓ No Yes. Desc	ribe			
26.		rights, trademarks, trade secrets, and emet domain names, websites, proceeds f		ents	
	✓ No Yes. Desc	ribe			
27.		nchises, and other general intangibles Iding permits, exclusive licenses, cooperat	ive association holdings, liquor licer	nses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or prope	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own? Do not deduct secured
					portion you own? Do not deduct secured claims or exemptions.
	Tax refunds of No Yes. Give:	ved to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give about	pecific information t them, including whether laready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about you and the	specific information t them, including whether laready filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether laready filed the returns the tax years	ort, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	pecific information t them, including whether laready filed the returns he tax years t due or lump sum alimony, spousal suppo	ort, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	pecific information t them, including whether laready filed the returns the tax years	ort, child support, maintenance, div	State: Local: orce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	pecific information t them, including whether laready filed the returns he tax years t due or lump sum alimony, spousal suppo	ort, child support, maintenance, div	State: Local: orce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	pecific information t them, including whether laready filed the returns he tax years t due or lump sum alimony, spousal suppo	ort, child support, maintenance, div	State: Local: orce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	pecific information t them, including whether laready filed the returns he tax years t due or lump sum alimony, spousal suppo	ort, child support, maintenance, div	State: Local: orce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	pecific information t them, including whether laready filed the returns he tax years t due or lump sum alimony, spousal suppo	disability benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information It them, including whether Idready filed the returns the tax years It due or lump sum alimony, spousal suppose Expecific information	disability benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support specific information s someone owes you aid wages, disability insurance payments, al Security benefits; unpaid loans you made	disability benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 17 of 74

Deb	tor 1 Do	onielle	С	Rivers	Case number (if known)	
	Fir	rst Name	Middle Name	Last Name		
31.		ests in insurance ples: Health, disab		lth savings account (HSA); credit,	homeowner's, or renter's insurance	
		o es. Name the insu f each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.	If you		of a living trust, expect p	someone who has died proceeds from a life insurance poli	cy, or are currently entitled to receive	_
	✓ No	es. Describe				
33.				you have filed a lawsuit or made rrance claims, or rights to sue	e a demand for payment	
	V No	es. Describe				
34.		contingent and	unliquidated claims of	every nature, including counter	rclaims of the debtor and rights	
	V No	es. Describe				
35.	Any fi	nancial assets ye	ou did not already list			
	✓ No	o es. Describe				
36.			•	n Part 4, including any entries f		\$50.00
Part	5: D	escribe Any Bu	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	rt 1.
37.				terest in any business-related p		
	✓ No	o. Go to Part 6. es. Go to line 38.	, , , ,	,		Current value of the portion you own? Do not deduct secured claims
38.	Accou	unts receivable o	or commissions you alre	eady earned		or exemptions
	V Ye	es. Describe				
39.			nishings, and supplies ated computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No	es. Describe				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 18 of 74

Deb	tor 1 Donielle	С	Rivers	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you u	ise in business, and tools of you	trade	
	✓ No				
	Yes. Describe				
	_				
					
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or joint ventures			
42.		iips or joint ventures			
	✓ No	1	Name of entity:	% of ownership:	
	Yes. Give specific	•	raine or onery.	, o or own domp.	
	information about them				
	urom				
12 (Customor lists mailing	lists, or other compilation	one .		
45.		insts, or other compliant	ons.		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.S	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific	-			_
	information	_			<u> </u>
		-			-
		-			_
		-			
		-			_
			ert 5, including any entries for pa		
•	art o. write that humb				
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property \	ou Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
		•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 19 of 74

Deb	tor 1 Donielle	C Middle Norse	Rivers	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
					
49.	Farm and fishing equip	oment, implements, machinery, fi	xtures, and tools of trade	•	
	✓ No				
	Yes. Describe				
	-				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
					
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
				Г	
		l of your entries from Part 6, incl		•	
for Pa	art 6. Write that number	here			
				_	
Part		perty You Own or Have an Ir		Not List Above	
53.		perty of any kind you did not alre	ady list?		
	Examples: Season tickets	s, country club membership			
	✓ No]
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Writ	te that number here		▶
Part	8: List the Totals of	Each Part of this Form			
E	Dout 1. Total wool ootata	, line 2			
55.1	Part 1: lotal real estate	, line 2			
56 1	part 2 total vehicles, lin	e 5			
	•	d household items, line 15		<u> </u>	
	•	·	\$2150.00	<u> </u>	
58. F	Part 4: Total financial as	sets, line 36	\$50.00	<u></u>	
59. I	Part 5: Total business-re	elated property, line 45			
60 1	Part 6: Total farm- and t	ishing-related property, line 52		_	
				<u> </u>	
61. I	Part 7: Total other prop	erty not listed, line 54		<u></u>	
62.	Total personal property.	Add lines 56 through 61	\$2200.00		+ \$2200.00
			42200.00	Copy personal property total	1 42230.00
					# 0000000
62 7	otal of all property on S	chedule A/B. Add line 55 + line 62			\$2200.00
03.1	otal of all property on S	Circulte A/D. Aud iiile 35 + iiile 62			

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 20 of 74

Debtor 1	Donielle	С	Rivers	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Claim	n as Exempt							
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.								
You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)									
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)									
2.		. , ,							
۷.	For any property you list on schedule A/	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption					
	line on Schedule A/B that lists this	the portion you	Amount of the exemption you claim	Specific laws that allow exemption					
	property	own	Check only one box for each exemption.						
		Copy the value from							
		Schedule A/B							
	Brief			735 ILCS 5/12-1001(a)					
	description:	\$525.00	\$525.00						
	used clothing		100% of fair market value, up to any	_					
	Line from Schedule A/B: 11		applicable statutory limit						
	Brief			735 ILCS 5/12-1001(b)					
	description:	\$750.00	\$750.00						
	used furniture		100% of fair market value, up to any	-					
	Line from Schedule A/B: 06		applicable statutory limit						
3.	Are you claiming a homestead exemption	•							
	(Subject to adjustment on 4/01/19 and eve	ery 3 years after that for t	cases filed on or after the date of adjustment.)						
	✓ No								
	Yes. Did you acquire the property cover	ered by the exemption w	vithin 1,215 days before you filed this case?						
	No								
	Yes								

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 21 of 74

De	btor 1 Donielle C First Name Midd	lle Name	Last Name	Case number (if known)	
Pa	rt 2: Additional Page	no realito	Last Name		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Check only one L	exemption you claim	Specific laws that allow exemption
	Brief description: used electronics Line from Schedule A/B: 07	\$875.00		\$875.00 r market value, up to any statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Cash on Hand Line from Schedule A/B: 16	\$50.00		\$50.00 r market value, up to any statutory limit	735 ILCS 5/12-1001(b)

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 22 of 74

			g .			
Fill in this inf	formation to identify your c	ase:				
Debtor 1	Donielle	С	Rivers			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing) First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	er					
Officia	l Form 106D			_		Check if this is an amended filing
Sched	lule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space			e are filing together, both are equinber the entries, and attach it to			
1. Do any	y creditors have claims s	secured by your proper	ty?			
✓ No	o. Check this box and sub	mit this form to the court v	with your other schedules. You ha	ve nothing else to repo	rt on this form.	
Ye	es. Fill in all of the information	on below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 23 of 74

Fill in this	information to identify your ca	ise:			
Debtor 1	Donielle	С	Rivers		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if fili	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois		
0	la con		(State)		
Case num (If known)	ber				
Officia	l Form 106E/F				Check if this is an amended filing
Officia	I FOITH TOOE/F				
Sche	dule E/F: Cre	ditors Who	Have Unsec	cured Claims	12/1
other party Form 106A claims tha the entries known).	y to any executory contracts (/B) and on Schedule G: Exec t are listed in Schedule D: Cr s in the boxes on the left. Att	or unexpired leases that cutory Contracts and Une reditors Who Hold Claims ach the Continuation Pag	could result in a claim. A xpired Leases (Official Fo Secured by Property. If i	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1:	ist All of Your PRIORITY	Unsecured Claims			
1. Do a	ny creditors have priority uns	secured claims against yo	ou?		
✓ 1	No. Go to Part 2.				
	Yes.				
listed As m	, identify what type of claim it is	s. If a claim has both priority in alphabetical order accord	and nonpriority amounts ing to the creditor's name.	, list that claim here and show b If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 24 of 74

Rivers Debtor 1 Donielle Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Access Casaulty Company \$405.00 Last 4 digits of account number Nonpriority Creditor's Name 2211 Butterfield Rd Ste 200 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ unsecured Is the claim subject to offset? Yes 4.2 Aranda, Maria \$4,935.00 Last 4 digits of account number Nonpriority Creditor's Name 1911 S Harding Ave When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60623 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Judgment 16-m1-716298 Is the claim subject to offset? **✓** No Yes 4.3 Berwyn Parking Tickets \$50.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6401 31st Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60402 Berwyn Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify_ Notice Only Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 25 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Chase \$128.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9001871 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40290 Louisville Kentucky City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ unsecured Is the claim subject to offset? **✓** No Yes Check Into Cash \$306.00 Last 4 digits of account number _ Nonpriority Creditor's Name 6816 W North Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Elmwood Park Illinois 60707 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured **V** Other. Specify ___ Is the claim subject to offset? **✓** No Yes CHOICE RECOVERY 4.6 \$244.00 Last 4 digits of account number Nonpriority Creditor's Name 12/1/2014 When was the debt incurred? POB 614-358-9900 Street Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43220 Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No

Yes

Is the claim subject to offset?

V

Other. Specify _

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 26 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 City of Chicago - Parking and red Light Tickets \$3,000.00 - Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify Unsecured -Ticket Tk222051 Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING \$1,006.00 4056 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 9/1/2016 Po Box 9004 Number As of the date you file, the claim is: Check all that apply. Contingent Washington 98057 Renton Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes Credit Protection Association L.P. \$27.00 Last 4 digits of account number Nonpriority Creditor's Name 13355 Noel Road When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75240 Dallas Texas Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt unsecured - 12-075080-Other. Specify

✓ No Yes

Is the claim subject to offset?

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 27 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 981008 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **BOSTON** 02298 Maine City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No Yes **FST PREMIER** \$546.00 4.11 7247 Last 4 digits of account number ___ Nonpriority Creditor's Name 3820 N LOUISE AVE When was the debt incurred? 5/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS 57107 South Dakota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes G C SERVICES 4.12 \$1,109.00 9477 Last 4 digits of account number Nonpriority Creditor's Name 6330 GULFTON ST STE 400 When was the debt incurred? 10/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent HOUSTON 77081 Texas Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT Is the claim subject to offset? **✓** No

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 28 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$691.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2016 PO BOX 64378 As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota 55164 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: DIRECTV Yes Illinois Department of Employment Security Benefit Repayments \$8,471.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 4385 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Illinois Tollway 4.15 \$1,502.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured Is the claim subject to offset? **✓** No

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 29 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Internal Revenue Service \$192.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes Patricia M Boatwright MD \$0.00 4.17 Last 4 digits of account number _ Nonpriority Creditor's Name 1725 W Harrison St Ste 351 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60612 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify ___ Is the claim subject to offset? **✓** No Yes PENN CREDIT CORPORATION 4.18 \$160.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 916 S 14TH ST n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HARRISBURG 17104 Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify unsecured c9415481 Is the claim subject to offset? **✓** No

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 30 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Plaza Associates \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? JAF Station, PO BOX 2770 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated New York New York 10116 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No Yes PLS Financial Services, Inc. 4.20 \$304.00 Last 4 digits of account number _ Nonpriority Creditor's Name One South Wacker Drive, 36th Floor When was the debt incurred? n/a Street As of the date you file, the claim is: Check all that apply. Attn: Gillian Madsen - Corporate Counsel Contingent Unliquidated Chicago Illinois 60606 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes RECEIVABLES PERFORMANC 4.21 \$105.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/1/2016 20816 44th Ave W Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington 98036 Lynnwood Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: DISH **✓** No

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 31 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 SOURCE RECEIVABLES MNG \$1,397.00 Last 4 digits of account number Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? 10/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** North Carolina 27407 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: PEOPLES **✓** No Other. Specify GAS LIGHT COKE CO Yes 4.23 SW CRDT SYS \$944.00 Last 4 digits of account number 9722 Nonpriority Creditor's Name 2629 DICKERSON PK When was the debt incurred? 9/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 11 ATT **✓** No Other. Specify MOBILITY Yes 4.24 T mobile Bankruptcy Team \$975.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 53410 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bellevue Washington 98015 Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ unsecured Is the claim subject to offset? **✓** No

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 32 of 74

C Rivers Debtor 1 Donielle Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 TRUST REC SV \$274.00 Last 4 digits of account number Nonpriority Creditor's Name 541 OTIS BOWEN DRI When was the debt incurred? 10/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent MUNSTER Indiana 46321 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL Yes 4.26 Uribe, Victor \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 8 S Michigan Ave # 801 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60623 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? **✓** No Yes Vengroff Williams Inc. 4.27 \$229.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 4155 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 34230 Sarasota Florida Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured 32558397 Is the claim subject to offset? **✓** No

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 33 of 74

eptor i	Donielle		C	Rivers	Case i	number (if known)
	First Name		Middle Name	Last Name		
art 3:	List Others to	Be Notified A	About a Debt That	You Already Lis	ted	
colle colle cred	ection agency is ection agency h	s trying to colle nere. Similarly, i	ct from you for a de f you have more tha	bt you owe to some n one creditor for a	eone else, list the cany of the debts tha	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Nam	ne			On which en	try in Part 1 or Par	t 2 did you list the original creditor?
	West Jackson E	Soulevard Suite 4	00	Line 4.7	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chi	cago	Illinois	60604	Last 4 digits	of account numbe	r
City	I	State	Zip Code		o. account name	·

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 34 of 74

Debtor 1 Donielle C Rivers Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	tatistical reporting purpos	ses only.	28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government		\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$27,000.00				
	Gi Total Add lines Of through Gi	e:	\$27,000.00				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 35 of 74

Fill in this information to identify your case:						
Debtor 1	Donielle	С	Rivers			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number			(,			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Perso	on or company	with whom you have	the contract or lease	State what the contract or lease is for
Nam		0		Auto Lease, Debtor is Lessee, Auto Lease
Po E	Box 122954			
Nun	nber	Street		
Fort	t Worth	Texas	76121	
City		State	Zip Code	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 36 of 74

Fill in this info	ormation to identify your o	2260.	-		
Debtor 1	Donielle First Name	C Middle Name	Rivers Last Name		
Debtor 2	i iist ivaiiie	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
					Check if this is a
					amended filing
Official	Form 106H				
Schedu	le H: Your Co	debtors			12/1
	, ,	ou are filing a joint case, do	not list either spouse as	a codebtor.)	
Idaho, Lo	ouisiana, Nevada, New Me	lived in a community pro xico, Puerto Rico, Texas, W			and territories include Arizona, California,
	Go to line 3.				
☐ Yes		er spouse, or legal equiva	alent live with you at the	time'?	
✓	No				
	Yes. In which communi	ty state or territory did yo	u live?	Fill in the name and cum	ent address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Co	de	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 37 of 74

Fill in this in	nformation to identify	your case:							
Debtor 1	Donielle	С	Rivers	3		_			
D	First Name	Middle Name	Last N	lame		Che	eck if this is:		
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last N	lame		- I n	An amended filing		
		Northern	District of III				A supplement showing	post-pe	tition chapter 13
the:	s Bankruptcy Court for	Northern		State)		- -	expenses as of the follo	owing da	ate:
Case numbe	r					_ ;	MM / DD / YYYY		
(II KIIOWII)							IVIIVI / DD / TTTT		
Official	Form 106I								
Schedu	ıle I: Your In	come							12/15
information spouse. If m number (if k	about your spouse. I		d your spou	se is	not filing	with you, do	not include informa	tion ab	out your
1. Fill in vo	ur employment		Debtor 1				Debtor 2		
informat									
-	ve more than one job,	Employment status	Emplo	-			Employed		
	separate page with on about additional		Not E	mploy	/ed		Not Employed		
employer	S.	Occupation					_		
	art time, seasonal, or oyed work.	Employer's name	State of III	inois	Comptroller	•			
	•	Employer's address	325 W Ad	ams s	St				
	on may include student maker, if it applies.		Number St	reet			Number Street		
			Springfield	d	Illinois	62704			
			City		State	Zip Code	City	State	Zip Code
		How long employed there?						_	
Part 2: G	ive Details About N	Nonthly Income							
	nonthly income as of tess you are separated.	the date you file this forn	n. If you have	noth	ing to repo	rt for any line, v	write \$0 in the space. Ir	nclude y	our non-filing
	ur non-filing spouse have, attach a separate she	e more than one employer, et to this form.	combine the	infor	mation for	all employers fo		es belov	v. If you need
					For D	Debtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$1,354.34		_	
3. Estima	te and list monthly ove	rtime pay.		3.		+ \$0.00			
4. Calcul	ate gross income. Add l	ine 2 + line 3.		4.		\$1,354.34			

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 38 of 74

Debtor	1 Donielle		Rivers	Case number	er (if	
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	line 4 here		→ 4.	\$1,354.34		
	all payroll ded					
5a. 1	гах, Medicare,	and Social Security deductions	5a.	\$189.60		
5b. I	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. \	oluntary cont	ributions for retirement plans	5c.	\$0.00		
5d. I	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. I	nsurance		5e.	\$0.00		
5f. C	Domestic supp	ort obligations	5f.	\$0.00		
5g. l	Union dues		5g.	\$0.00		
5h. (Other deduction	ons. Specify:	5h	÷ \$0.00 ÷	· · · · · · · · · · · · · · · · · · ·	
6. Add 1+5h.	the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5		\$189.60		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	94. 7.	\$1,164.74		
8. List a	all other incon	ne regularly received:				
t	ousiness, profe	m rental property and from operating a ssion, or farm				
g		ent for each property and business showing ordinary and necessary business expenses, and y net income.	8a.	\$0.00		
8b. I	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	а			
C	divorce settleme	, spousal support, child support, maintenance, nt, and property settlement.	8c.	\$0.00		
8d. l	Unemploymen	t compensation	8d.	\$0.00		
	Social Security		8e.	\$0.00		
Ir c u h S	nclude cash ass cash assistance inder the Supplicusing subsidi Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income	8f.	\$511.00		
8g. I	Pension or ret	irement income	8g.	\$0.00		
8h. (Other monthly	income. Specify:	8h	\$0.00	+	
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h. 9.	\$511.00		
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. Douse	\$1,675.74	+ =	\$1,675.74
Inclu frien	ude contribution ds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household, you	ur dependents, your room		
Spec	cify:				11.	+ \$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				\$1,675.74
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	amount o	James James and Stational Out	y c. corta		,	Combined monthly income
13. Do :	you expect an	increase or decrease within the year after	you file this for	m?		·
	Yes. Explain:					

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 39 of 74

		Docu	ument Page 39 of 7	4	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Donielle	С	Rivers		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois		nowing post-petition chapter 13 the following date:
Case number			(State)	expenses as on t	are following date.
(If known)				MM / DD / YYYY	/
Official	Form 10	6J			
		Expenses			12/15
			<i></i>		
information. If	more space is n	as possible. If two married people a eeded, attach another sheet to this			
	wer every quest cribe Your Ho				
1. Is this a joi		usenoia			
•					
	o to line 2	- i			
L Yes. D		e in a separate household?			
L	No			_	
		must file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		***************************************	Child	7 years	No.
					Yes.
			Child	5 years	No. ✓ Yes.
3 Do vour ev	penses include				✓ Yes.
expenses o	f people other	✓ No			
than yourself an	d your	Yes			
dependents	s?				
Part 2: Esti	mate Your On	going Monthly Expenses			
_	of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup		•	-
		h non-cash government assistance luded it on Sc <i>hedule I: Your Income</i>			Your expenses
	or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		\$400.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 40 of 74

Debtor 1 Donielle C Rivers Case number (if known)
First Name Middle Name Last Name

riistivanie	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments for	your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable services	6c.	\$60.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$625.00
8. Childcare and children's education	n costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9	9.	\$25.00
10. Personal care products and servi	ces	10.	\$33.00
11. Medical and dental expenses		11.	\$20.00
12. Transportation. Include gas, maint Do not include car payments	tenance, bus or train fare.	12.	\$250.00
13. Entertainment, clubs, recreation	, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and reli	gious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted f	rom your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$112.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deduct	ed from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	enance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Yo		18.	
19. Other payments you make to supp	port others who do not live with you.		
Specify:	to the desired of the form of the terms of t	19.	\$0.00
20. Other real property expenses not 20a. Mortgages on other property	included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.		20a	\$0.00
20c. Property, homeowner's, or rent	er's insurance	20b	\$0.00
20d. Maintenance, repair, and upkee		20c	\$0.00
20e. Homeowner's association or co		20d	\$0.00
206. HOHIEOWHEI S association of CC	muominum uuto	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 41 of 74

Debtor 1			С	Rivers	Case number (if known)			
	First Nar	me	Middle Name	Last Name				
21. Othe	r. Specif	fy:				21		\$0.00
22 Calo	ulata w	our monthly expenses.						
	-	s 4 through 21.					_	\$1,525.00
		· ·	for Dobtor O) if only	, from Official Form 106J-	2		_	\$0.00
		, , ,	, · · · ·		2		_	\$1,525.00
		22a and 22b. The resu		erises.		22.		
	-	our monthly net incom						
23a. (Copy lin	e 12 (your combined m	onthly income) from	Schedule I.		23a	_	\$1,675.74
23b.	Сору ус	our monthly expenses fr	om line 22 above.			23b	_	\$1,525.00
		your monthly expenses	, ,	ncome.				\$150.74
	The resu	ult is your monthly net i	ncome.			23c	_	
mort			crease because of a	loan within the year or do modification to the terms o				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 42 of 74

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Donielle	С	Rivers
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Otato)

Official Form 106Dec

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	✓ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and				
4.0	•					
X	/s/ Donielle Rivers	*				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 2/23/2017	Date				
	MM/DD/YYYY	MM/DD/YYYY				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 43 of 74

Fill in this i							
Debtor 1	Donielle		С	Rivers			
Debtor 2	First Name		Middle N	Name Last Nam	ie		
(Spouse, if fili	ng) First Name		Middle N	Name Last Nam	ie .		
Jnited Stat	tes Bankruptcy Co	ourt for the:	Northern	District of Illino			
Case numb	ber			(Stat	.e)		
(If known)							Check if this is
Officia	al Form 1	107					amended filing
Staten	nent of Fi	nancia	l Affairs f	or Individuals	Filing for Bankr	ruptcy	12
nformatio		e is neede	d, attach a sepa		together, both are equall . On the top of any addit		
Part 1:	Give Details Ab	out Your	Marital Status	and Where You Lived	Before		
1. Wha	it is your current	marital sta	itus?				
	Married						
	Married Not married						
ت.	Not married	nrs, have yo	u lived anywhere	e other than where you li	ve now?		
2. Duri	Not married	ırs, have yo	u lived anywhere	e other than where you li	ve now?		
2. Duri	Not married ng the last 3 yea			e other than where you live to you see that the see that			
2. Duri	Not married ng the last 3 yea						
2. Duri	Not married ng the last 3 yea			t 3 years. Do not include v			Dates Debtor 2 lived there
2. Duri	Not married ng the last 3 yea No Yes. List all of the			t 3 years. Do not include v	where you live now. Debtor 2:		there
2. Duri	Not married ng the last 3 yea No Yes. List all of the			t 3 years. Do not include v	where you live now.		
2. Duri	Not married ng the last 3 yea No Yes. List all of the Debtor 1:	e places yo		t 3 years. Do not include v	where you live now. Debtor 2: Same as Debtor 1		there
2. Duri	Not married ng the last 3 yea No Yes. List all of the Debtor 1:	e places yo		t 3 years. Do not include of the Dates Debtor 1 lived there	where you live now. Debtor 2:		there Same as Debtor 1
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 1911 S. Harding Number Street Chicago	e places you #1 Illinois	u lived in the last	Dates Debtor 1 lived there Trom 11/2014	where you live now. Debtor 2: Same as Debtor 1 Number Street		there Same as Debtor 1 From
2. Duri	Not married ng the last 3 yea No Yes. List all of the Debtor 1: 1911 S. Harding Number Street	e places yo	u lived in the last	Dates Debtor 1 lived there Trom 11/2014	where you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 1911 S. Harding Number Street Chicago	e places you #1 Illinois	u lived in the last	Dates Debtor 1 lived there Trom 11/2014	where you live now. Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 1911 S. Harding Number Street Chicago	e places you #1 Illinois	u lived in the last	Dates Debtor 1 lived there Trom 11/2014	where you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 1911 S. Harding Number Street Chicago City	e places you #1 Illinois	u lived in the last	Dates Debtor 1 lived there From 11/2014 To 11/2016	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Duri	Not married ng the last 3 year No Yes. List all of the Debtor 1: 1911 S. Harding Number Street Chicago City	e places you #1 Illinois	u lived in the last	Dates Debtor 1 lived there From 11/2014 To 11/2016 From	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 44 of 74

Case number (if known)

Rivers

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1400.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$25000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$41000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. Link \$1,000.00 From January 1 of current year until the date you filed for bankruptcy: Est. Link \$4,600.00 For last calendar year: Est. TANF \$1,890.00 (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Donielle

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 45 of 74

Rivers Debtor 1 Donielle __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 46 of 74

or 1	Donielle		С		vers	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<u>~</u>	No						
	Yes. List all pay	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 47 of 74

Debtor 1 Donielle Rivers Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Garnishment 02/2017 \$0 Illinois Department of Employment Security Benefit Repayments Creditor's Name Explain what happened Po Box 4385 Number Street Property was repossessed. Property was foreclosed. 60680 Chicago Illinois Property was garnished. State Zip Code City Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 48 of 74

Debt	tor 1 Donielle First Name	C Middle Name	Rivers Last Name	Case number (if known)	
11.		re you filed for bankruptcy, dic o make a payment because y		ank or financial institution, set off any amo	unts from your
	Yes. Fill in the d	etails.			
			Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name		-		
	Number Street		-		
			Last 4 digits of account n	umber: XXXX-	
	City	State Zip Code	-		
12.		you filed for bankruptcy, was a custodian, or another officia		possession of an assignee for the benefit of	creditors, a court-
	✓ No ☐ Yes				
		ft d O tuil ti			
Part	List Certain Gi	fts and Contributions			
13.	Within 2 years before	re you filed for bankruptcy, did	d you give any gifts with a to	tal value of more than \$600 per person?	
	✓ No Yes. Fill in the c	letails for each gift.			
	Gifts with a tota	al value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom	You Gave the Gift	-		
	Number Street		-		
	City	State Zip Code	-		
	Person's relations	ship to you 			
	Person to Whom	You Gave the Gift	-	-	
	Number Street		-		
	City Person's relations	State Zip Code ship to you	-		

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 49 of 74

Debtor 1	Donielle	С	Rivers	Case number (if known)		
	First Name	Middle Name	Last Name			
14. Wi	thin 2 years hefore you	filed for hankruntey die	d you give any gifts or contrib	utions with a total value of more	than \$600	to any charity?
_		med for bankruptcy, die	a you give any gints or continu	ations with a total value of more	τιιαιι φοσο	to any onanty.
✓	4					
L	Yes. Fill in the details	for each gift or contribut	tion.			
	Gifts or contributions		Describe what you conti		e you	Value
	that total more than	\$600		con	itributed	
			_			
	Charity's Name					
	-		_			
	Number Street		_			
	Number offeet					
	City Sta	ate Zip Code	_			
	l					
Part 6:	List Certain Losses	8				
	No Yes. Fill in the details. Describe the propert how the loss occurre	y you lost and	Describe any insurance Include the amount that in	nsurance has paid. List los	te of your s	Value of property lost
			pending insurance claims A/B: Property.	on line 33 of Schedule		
			77B. Froperty.			
Part 7:	List Certain Payme	ents or Transfers				
] No		or credit counseling agencies for	services required in your bankrupt	cy.	
✓	Yes. Fill in the details.					
			Description and value of transferred	or t	e payment ransfer s made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 350.00		2/2017	\$350.00
	Person Who Was Paid				<u></u>	+
	20 S. Clark Street		_			
	Number Street					
	28th Floor		_			
	Chicago Illin	nois 60603				
	City Sta	ate Zip Code	_			
	Email or website addre	255	-			
			_			
	Person Who Made the	Payment, if Not You				
	Person Who Was Paid		-	-		
	Number Street		-			
			-			
	City Sta	ate Zip Code	-			
	Email or website addre	ess	-			
			_			
	Person Who Made the	Payment, if Not You				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 50 of 74

Debtor	1 Donielle	С	Rivers	Case number (if known)	
	First Name	Middle Name	Last Name		
he	ithin 1 year before you fi elp you deal with your cro o not include any payment No	editors or to make payr	ments to your creditors?	behalf pay or transfer any property to a	nyone who promised to
Ľ	Yes. Fill in the details.				
_	-		Description and value of any partransferred	property Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-		
	Number Street		_		
	City Stat	e Zip Code	_		
th In	e ordinary course of you	r business or financial ars and transfers made as	affairs? security (such as the granting of a sec	sfer any property to anyone, other than curity interest or mortgage on your property	
_	1		Description and value of any property transferred	Describe any property or payments received or debts pain exchange	Date transfer was made
	Person Who Received T	ransfer	-		
	Number Street		_		
	City Stat Person's relationship to	•	_		
	Person Who Received 1	ransfer	-		
	Number Street		_		
	City Stat Person's relationship to	•	_		
be	eneficiary? hese are often called asset		id you transfer any property to a se	elf-settled trust or similar device of which	ch you are a
	Yes. Fill in the details.		Description and value of the	property transferred	Date transfer was made
	Name of trust				

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 51 of 74

Debtor 1 Donielle Rivers Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Chase Checking XXXX-1235 08/2016 \$ 0.00 Person Who Was Paid Savings Po Box 9001871 Number Street Money market Brokerage 40290 Louisville Kentucky Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 52 of 74

Rivers Debtor 1 Donielle __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 53 of 74

Debt		Donielle First Name	C Middle Name	Rivers Last Name	Case number	(if known)	
		i ii st ivaine	Wilddie Name	Last Name			
26.	Hav	e you been a party	y in any judicial or adminis	strative proceeding under	any environmental law?	include settlements and orde	rs.
	✓	No					
		Yes. Fill in the det	ails.				
				Court or agency	Nature	of the case	Status of the
		Case title					case
				Court Name			Pending
							On appeal
		Case number		NumberStreet			Concluded
				City State	Zip Code		Concluded
D. 1	,,,	Civa Dataila Ah	acut Vour Business or (Connections to Any Bu	oinean		
Part	UUE	Give Details AL	oout Your Business or (Confidencialis to Arry Bu	511622		
27.	With	nin 4 years before	you filed for bankruptcy, o	did you own a business or	have any of the following	connections to any business	?
		☐ A sole propri	etor or self-employed in a	trade profession or other	activity either full-time or	nart-time	
			a limited liability company	•		partano	
		A partner in a		(220) or invited habitity pa	a a loronip (LLI)		
			rector, or managing execu	itive of a corporation			
		_	at least 5% of the voting or	•	ooration		
		_					
	넴		above applies. Go to Part 1 at apply above and fill in th		vueinose		
	Ш	res. Offect all the	at apply above and ill in it		ire of the business	Employer Identification n	ımbar Do nat
				Describe the natu	ire of the business	Employer Identification no include Social Security no	
						EIN:	
		Business Name					
		Number Street				Dates business existed	
				Name of account	ant or bookkeeper		
		City	State Zip Code			From To	
				Describe the natu	ire of the business	Employer Identification no	
						include Social Security no	ımber or ITIN.
		Business Name				EIN:	
		Number Street		Name of accounts	ant or bookkeeper	Dates business existed	
		City	State Zip Code		ant or bookkooper	From To	
		•	·			11010	
				B	(1)	English and are are	
				Describe the natu	ire of the business	Employer Identification no include Social Security no	
						EIN:	
		Business Name					
		Number Street				Dates business existed	
				Name of accounta	ant or bookkeeper		
		City	State Zip Code			From To	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 54 of 74

Debt	tor 1 Donielle		С	Rivers	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or other	er parties.	bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in th	e details below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number St	treet		_	
	City	State	Zip Code	_	
		State	Zip Code		
Part	12: Sign Below	V			
t	rue and correct. I	understand that	making a false sta s up to \$250,000,	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	<u>-</u>	Signature of Debtor			Signature of Debtor 2
					Date
	D	Date 2/23/2017			
	_	ditional pages to	Your Statement of	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes				
	Did you pay or agr	ee to pay someon	e who is not an a	ttorney to help you fill out	bankruptcy forms?
[✓ No				
	Yes. Name of p	person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 55 of 74

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Donielle C Rivers	North Diotal	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	OMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fer compensation paid to me within one yearendered or to be rendered on behalf of	ear before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to acce	ept		\$4,000.00
	Prior to the filing of this statement I ha	ve received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid t	o me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid t	o me is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the above members and associates of my law	ve-disclosed compensation of irm.	on with any other person unless the	ey are
	I have agreed to share the above-d members or associates of my law f the people sharing in the compens	irm. A copy of the agreem	ith a other person or persons who alent, together with a list of the name	
5	 In return for the above-disclosed fee, I Analysis of the debtor's financi bankruptcy; 		al service for all aspects of the bank g advice to the debtor in determinin	
	b. Preparation and filing of any pe	etition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor at	the meeting of creditors a	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings ar	nd other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the ab	oove-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any agreeme	ent or arrangement for payment to r	me for representation of the
	2/23/2017		/s/ Corey Walters	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 56 of 74

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Donielle C Rivers		Case No.	
	Debtor	***************************************		(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATION	OF ATTORNEY	FOR DEBTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one yea endered or to be rendered on behalf of t	Bankr, P. 2016(b), I certify	that I am the attorney for the a	abovenamed debtor(s) and that
	for legal services, I have agreed to accep			\$4,000.00
F	rior to the filing of this statement I have	e received	,	\$350.00
8	dalance Due			\$3,650.00
2. T	he source of the compensation paid to	me was:		
	✓ Debtor	Other (specify)		
3. T	he source of the compensation paid to	me is:		
	✓ Debtor	Other (specify)		- The state of the
4.	I have not agreed to share the above- members and associates of my law fi	-disclosed compensation v rm.	vith any other person unless th	ney are
en entidade La companya de la compan	I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensat	II. A CODV Of the adreement	a other person or persons who t, together with a list of the nar	o are not mes of
5. In	return for the above-disclosed fee, I ha a. Analysis of the debtor's financial bankruptcy;	ve agreed to render legal so situation, and rendering ad	ervice for all aspects of the bar lvice to the debtor in determini	nkruptcy case, including: ing whether to file a petition in
	b. Preparation and filing of any petiti	ion, schedules, statements	of affairs and plan which may	be required;
	c. Representation of the debtor at th			
	d. Representation of the debtor in ac			
6. By	agreement with the debtor(s), the abov	e-disclosed fee does not in	nclude the following services:	
		CERTIFICATI	ION	
l cer debtor(s	tify that the foregoing is a complete sta s) in this bankruptcy proceedings.	tement of any agreement o	or arrangement for payment to	me for representation of the
	2/22/2017		/s/ Corey Walters	
	Date	- Participation	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 58 of 74

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 59 of 74

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000,00

2. In addition, the debtor will pay the filing fee in the case and other expenses of 371.76 3. Before signing this agreement, the attorney has received, \$350.00

toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of 4021.76 Cm

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/22/2017

Signed:

/s/ Donielle Rivers

Debtor(s)

/s/ Corey Walters

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 66 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Rivers, Donielle C.	Case No	
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
The above named Debtors hereby verify that the at knowledge.		that the attached list of creditors is tr	ue and correct to the best of their
Date:	2/23/2017	/s/ Rivers, Doniel	
		Rivers, Donielle (Signature of Deb	

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

G C SERVICES 6330 GULFTON ST STE 400 HOUSTON, TX, 77081

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

SW CRDT SYS 2629 DICKERSON PK CARROLLTON, TX, 75007

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD, 57107

TRUST REC SV 541 OTIS BOWEN DRI MUNSTER, IN, 46321

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus, OH, 43220

RECEIVABLES PERFORMANC 20816 44th Ave W Lynnwood, WA, 98036

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Illinois Department of Employment Security Benefit Repayments Po Box 4385 Chicago, IL, 60680

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 68 of 74

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Harris & Harris LTD 111 West Jackson Boulevard Suite 400 Chicago, IL, 60604

Check Into Cash 2378 172nd St Ste 6 Lansing, IL, 60438

PLS Financial Services, Inc. 920 South Western Ave Chicago, IL, 60643

Berwyn Parking Tickets 6401 31st Berwyn, IL, 60402

EOS CCA 700 Longwater Drive P O Box 5369 Norwell, MA, 02061

Patricia M Boatwright MD 1725 W Harrison St Ste 351 Chicago, IL, 60612

Plaza Associates JAF Station, PO BOX 2770 New York, NY, 10116

Uribe, Victor 8 S Michigan Ave # 801 Chicago, IL, 60623

Vengroff Williams Inc. Po Box 4155 Sarasota, FL, 34230

Chase Po Box 9001871 Louisville, KY, 40290 American Access Casaulty Company 2211 Butterfield Rd Ste 200 Downers Grove, IL, 60515

PENN CREDIT CORPORATION 916 S 14TH ST HARRISBURG, PA, 17104

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Aranda, Maria 1911 S Harding Ave Chicago, IL, 60623

Credit Protection Association L.P. One Galleria Tower Dallas, TX, 75240

T mobile Bankruptcy Team 600 Beacon Pkwy W ste 300 c/o Amsher Collections Services Birmingham, AL, 35209

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 70 of 74

Debtor 1 Donielle First Name	C Middle Name	Rivers Cas	e number <i>(if known)</i>
Parios Answer These C	uestions for Reporting Purpos		
^{16.} What kind of debts do you have?	16a. Are your debts primar "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ily consumer debts? Consur ual primarily for a personal, far ily business debts? Business r investment or through the o	debts are debts that you incurred to obtain peration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	LINo.		ny exempt property is excluded and administrative ute to unsecured creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	S1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion million \$10,000,000,001-\$50 billion
	If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance with I understand making a false state.	napter 7, I am aware that I may I understand the relief availabed I did not pay or agree to pay ned and read the notice requir the chapter of title 11, Unitement, concealing property, case can result in fines up to \$2519, and \$571.	perjury that the information provided is true and proceed, if eligible, under Chapter 7, 11,12, or 13 le under each chapter, and I choose to proceed someone who is not an attorney to help me fill ed by 11 U.S.C. § 342(b). ed States Code, specified in this petition. or obtaining money or property by fraud in 250,000, or imprisonment for up to 20 years, or
	Executed on 2/22/2017 MM / DD		Executed onMM / DD / YYYY

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 71 of 74

Ellendhisinfo	rmation to identify your c	ase			
Debtor 1	Donielle	С	5:		
	First Name	Middle Name	Rivers Last Name	Parameter 1	
Debtor 2					
(Spouse, if filling)	First Name	Middle Name	Last Name		
United States 6	Bankruptcy Court for the:	Northern	District of Illinois	·	
Case number			(State)		
(if known)				PP00100	
Ott: ": "I	F 4000		······································		Present Characterist to the territories
Official	Form 106De	<u>:C</u>			Check if this is a amended filing
Declarat	ion Ahout an	Individual Debto	بتنائب بالماك ماسد		_
			Anna		12/1
ii two married	people are filing togethe	er, both are equally respons	ible for supplying correc	t information.	
You must file ti	nis form whenever you fi	ile bankruptcy schedules or	amended schedules. Ma	king a false statement, concealing pro	
money or prope U.S.C. && 152.	erty by fraud in connecti I341, 1519, and 3571.	on with a bankruptcy case	can result in fines up to	iking a false statement, concealing pro \$250,000, or imprisonment for up to 20	Perty, or obtaining vears, or both 18
33 (52)					, , , , , , , , , , , , , , , , , , ,
Pari le Sign	Below				
					28 11 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18
Did you pa	ly or agree to pay some	one who is NOT an attorney	to help you fill out bank	ruptcy forms?	
V No					
School j	low f				
	lame of person		Attach Bankruptcy Po	etition Preparer's Notice, Declaration, and	
- A			Signature (Official Fo	m 119).	
. Market					
Under pen	alty of periury. I declare	that I have read the summ	ama marata a tra tra tra		
that they a	re true and correct.		ary and schedules filed w	ith this declaration and	
X /s/ Doniel	la Piuser /') -	·.!//// 4/. (()			
Signature of	1 1/4/1/2 منصد 1	WW 4 MM	/ ×		
Oignature ()	Debuti	1	Signature of	of Debtor 2	

Date

MM/DD/YYYY

Date 2/22/2017

MM/DD/YYYY

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 72 of 74

Debtor 1	Donielle First Name	С	Rivers	Case number (ftknown)
	rust wame	Middle Name	Last Name	Oase Hulliber (If Known)
28. Will	hin 2 years before you file ditors, or other parties. No Yes. Fill in the details bel		ou give a financial stateme	nt to anyone about your business? Include all financial institution:
V	/		Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City State	Zip Code	~	
Pari 12a	Sign Below			
a bani	Kruptcy case can result in	1 fines up to \$250,000,	or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De	btòr 1		Signature of Debtor 2
	Date 2/22/201	7		Date
Did yo)	s to Your Statement of	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
Did you	I pay or agree to pay som	eone who is not an att	orney to help you fill out bar	alements.
☑ No			to neib you mi out bal	incruptcy forms?
[] Ye	s. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 73 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

131 16.	Kıvers, Donielle	•			
	Debtor(s)		Case No.		
		Chapter.		Chapter13	
		ERIFICATION OF CREDIT	OR MATRIX		
Th knowledge	e above named Debtors h	eby verify that the attached list of cr	reditors is true and	correct to the best of their	
Date:	2/22/2017	Riv	/ Rivers, Donielle C. / vers, Donielle C(gnature of Debtor	Down Kind	

Case 17-05175 Doc 1 Filed 02/23/17 Entered 02/23/17 09:22:06 Desc Main Document Page 74 of 74

	Deb	otor 1 Donielle First Name	C Middle Name	Rivers £ast Name	Case number (if known)				
1	16.	Calculate the median	family income that applies to			······································			
:		16a. Fill in the state in	which you live						
:			of people in your household.	<u>Illinois</u> ── 3					
: :	17	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online							
	17,								
		17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3, Do NOT fill out Calculation of Disposable Income (Official Form 122C-							
		eck box 2. Disposable income is determined under 11 ible Income (Official Form 122C-2). On line 39 of that	t						
-	arf.	Calculate Your Co	mmitment Period Under 1	1 U.S.C. §1325(b)(4)				
	18.	copy your total average	monthly income from line 11						
:	19.	Deduct the marital adju commitment period unde	stment if it applies. If you are a r 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of vr	not filing with you, and you contend that calculating th our spouse's income, copy the amount from line 13.	\$993.78 e			
		19a. If the marital adjusti 19a.	ment does not apply, fill in 0 on	line	the 13.	-\$0.00			
		19b. Subtract line 19a fi	rom line 18.						
. 2	20,	Calculate your current r	nonthly income for the year. F	follow these stens:		\$993.78			
	:	20a. Copy line 19b.		,		_			
		Multiply by 12 (the n	umber of months in a year).			\$993.78			
	2	20b. The result is your cu	rrent monthly income for the ye	ar for this part of the for	m.	x 12 \$11,925.36			
	2	20c. Copy the median far 16c.	nily income for your state and s	size of household from li	ne	\$75,454.00			
2	1. F	low do the lines compai							
	95	Line 20b is less than commitment period is	line 20c. Unless otherwise orde 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	:			
	Moreona	Line 20b is more than box 4. The commitmen	or equal to line 20c. Unless of at period is 5 years. Go to Part	herwise ordered by the (court, on the top of page 1 of this form, check				
Pa	rt4:	Sign Below							
	By signing here, I deelere under penalty of periods that the information on this statement and in any attachments is true and correct.								
		Signature of Debte		A IUU Sig	nature of Debtor 2	:			
		Date 2/22/2017 MM/DD/YYY		Dat	e MM/DD/YYYY				
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.									
		Name and the second second							